Case 15-10537 Doc 1 Filed 03/24/15 Entered 03/24/15 16:10:54 Desc Main <u>B1 (Official Form 1) (04/13) Document Page 1 of 47</u>

United States Bankruptcy Court Northern District of Illinois, Eastern Division			Volu	ıntary Petition				
Name of Debtor (if individual, enter Last, First, Midd Weaver, Lora	le):	,	Name of Jo	int Debt	or (Spous	se) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): Loralynn Weaver	s		1		-	e Joint Debtor i d trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all): 4488	D. (ITIN) /Com	plete EIN	Last four di (if more tha			or Individual-T	axpayer I.D	. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & 1607 Marlboro Ln Crest Hill, IL	Zip Code):		Street Addr	ess of Jo	oint Debto	or (No. & Stree	et, City, Stat	e & Zip Code):
Grest Hill, IL	ZIPCODE 60 4	403-2081	1				Z	ZIPCODE
County of Residence or of the Principal Place of Busin	ness:			e Principal Pla	ce of Busine	ess:		
Mailing Address of Debtor (if different from street ad	dress)		Mailing Ad	dress of	Joint Del	btor (if differer	nt from stree	et address):
	ZIPCODE						Z	ZIPCODE
Location of Principal Assets of Business Debtor (if di	fferent from str	eet address ab	ove):				_	
	1				1			ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ✓ Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: ✓ Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court's consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official Form 3B.	U.S.C. § Railroad Stockbrol Commod Clearing Other Debtor is Title 26 of Internal R individuals spay fee Form 3A. individuals	Tax-Exempt Check box, if a a tax-exempt of the United Sevenue Code Check one l Debtor is Debtor is Check if: Debtor's a than \$2,49	t Entity pplicable.) organization u tataes Code (th box: a small busin not a small busin not a small busin eggregate noncor 0,925 (amount services) being filed wi	ess debtousiness destructions described by the subject to essential this part were so	Chapte of the delation of the	the Petition apter 7 apter 9 apter 11 apter 12 apter 13 outs are primaril ats, defined in 1 outs as "incur vidual primaril ational, family, of purpose." ter 11 Debtors med in 11 U.S. defined in 11 U.S. defined in 11 U.S. defined in 11 U.S.	n is Filed ((box.) Debts are primarily business debts. D).
Statistical/Administrative Information Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property i distribution to unsecured creditors.		nsecured credi	tors.	-		o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors			001-	25,001- 50,000		50,001- 100,000	Over 100,000	
		000,001 \$50 million \$10		\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		000,001 \$50 00 million \$10		\$100,00 to \$500	00,001	\$500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition Document	Name of Debtor(s):		
(This page must be completed and filed in every case)	Weaver, Lora		
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declar that I have informed the petitioner that [he or she] may proceed und chapter 7, 11, 12, or 13 of title 11, United States Code, and ha explained the relief available under each such chapter. I further certificate I delivered to the debtor the notice required by 11 U.S.C. § 342(b)		
	X /s/ Sara J. Gray	3/24/15	
Exhil	Signature of Attorney for Debtor(s)	Date	
Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition.		t and identifiable harm to public health	
Exhibit D completed and signed by the debtor is attached and made	ach spouse must complete and attach	ch a separate Exhibit D.)	
If this is a joint petition:			
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.		
Information Regardin (Check any ap ☐ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regarding.	oplicable box.) of business, or principal assets in the days than in any other District. coartner, or partnership pending in tace of business or principal assets in out is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]	
Certification by a Debtor Who Reside			
(Check all appl Landlord has a judgment against the debtor for possession of debtor	licable boxes.)		
(Check all appl	licable boxes.) tor's residence. (If box checked, co		
(Check all appl Landlord has a judgment against the debtor for possession of debtor for possession debtor for possession of debtor for possession debtor for	licable boxes.) tor's residence. (If box checked, co		
(Check all appl Landlord has a judgment against the debtor for possession of debtor for possessi	licable boxes.) tor's residence. (If box checked, contained judgment) f landlord) c circumstances under which the de	omplete the following.)	
(Check all appl ☐ Landlord has a judgment against the debtor for possession of debt (Name of landlord that (Address o) ☐ Debtor claims that under applicable nonbankruptcy law, there are	licable boxes.) tor's residence. (If box checked, contact obtained judgment) of landlord) e circumstances under which the desession, after the judgment for possible.	ebtor would be permitted to cure session was entered, and	

Case 15-10537 Doc 1 Filed 03/24/15 B1 (Official Form 1) (04/13) Document	Entered 03/24/15 16:10:54 Desc Main
Voluntary Petition Document	Page 3 of 47 Name of Debtor(s):
(This page must be completed and filed in every case)	Weaver, Lora
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/Lora Weaver Signature of Debtor Telephone Number (If not represented by attorney) March 24, 2015 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Sara J. Gray Signature of Attorney for Debtor(s) Sara J. Gray 6273540 Sara J. Gray, P.C. 1106 W Jefferson St. Joliet, IL 60435 sgraylaw@yahoo.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the
March 24, 2015 Date	Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	1
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature Date
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Signature of	of Authorized Inc	lividual	
Printed Na	me of Authorized	d Individual	
Title of Au	thorized Individu	ıal	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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CHAPTER	7 RANKRUPTCY	ATTORNEY-CLIENT	ACREEMENT
	/ DAMENULLUL	ALIUMIEL-CLIENI	AGILERIEN

"A	T IS HEREBY AGREED, by and between La Attorney" and Lova Weavew. Attorneys will represent the said Client under the	hereinafter referred to a	
ma	That Client agrees pay a flat fee in the amorecure the Attorney's availability for the filing of a latter through termination of the bankruptcy case namediately becomes the property of the lawyer.	a Chapter 7 Bankruptcy and as . This is a "classic" retainer is	sistance with prosecuting that earned when paid and
2.	That the retainer will be paid to Attorneys a. Client will make an initial payment of \$ b		ncludes \$335.00 for filing fee)
	c		
	If some unforeseen event shall develop we turn such portion of the fee paid that exceeds the ased on \$200.00 per hour for office time and \$22	he services rendered by us. T	he fee for our services shall be
4. beh	Client agrees to pay all court costs and any chalf of the Client, (including stenographer, investigation)		fend or prosecute this action on
furt	Client understands that this retainer Contree not directly related to this action (including butther understands that this Contract may be to be comments will be returned to Client upon full pay	out not limited to adversary perminated by Client at any ti	roceedings in bankruptcy), and me, and that all materials and
6.	It is further understood that we made no promise to render our best professional skills.	promises to you as to the outcome	ome of this case except that we
_	Every effort will be made to expedite the C gal professional and ethical standards. However, est interests, and cooperation.		
8. of the	Client hereby acknowledges that he/she has the same.	s read and understands this C	ontract and has received a copy
AGR	REED AND APPROVED:	CLIENT	2/1 <u>4/15</u> DATE
_//	Jan 2/17/5		
A/TT(TORNEY/ // DATE	CLIENT	DATE

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Weaver, Lora
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title I1, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Joint Debtor Telephone Number (If not represented by attorney) March 24, 2015	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Date
Date	
Signature of Attorney* X Signature of Attorney for Debtor(s) Sara J. Gray 6273540 Sara J. Gray, P.C. 1106 W Jefferson St. Joliet, IL 60435 sgraylaw@yahoo.com	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer
March 24, 2015	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	V
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
Signature of Authorized Individual	not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	·

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B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE Weaver, Lora		Case No.	
	Debtor(s)		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

220	201100	11022412102	221011000	122022	
DECLARA	TION UNDER PEN	NALTY OF PERJ	URY BY INDIVI	DUAL DEBT	TOR
I declare under penalty of perjury that true and correct to the best of my known			and schedules, con	sisting of	23 sheets, and that they are
Date: March 24, 2015	Signature:	Ord S Weaver	plane)	Debioi
Date:	Signature:				
	_ 5			[If joint o	(Joint Debtor, if any) case, both spouses must sign.]
DECLARATION AND SIGN	ATURE OF NON-AT	TORNEY BANKR	UPTCY PETITION	PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: compensation and have provided the debt and 342 (b); and, (3) if rules or guideling bankruptcy petition preparers, I have give any fee from the debtor, as required by the	or with a copy of this of es have been promulge n the debtor notice of t	document and the nated pursuant to 11	otices and informati U.S.C. § 110(h) se	ion required un tting a maximu	der II U.S.C. §§ 110(b), 110(h), m fee for services chargeable by
Printed or Typed Name and Title, if any, of Bai If the bankruptcy petition preparer is no responsible person, or partner who signs	t an individual, state			-	o. (Required by 11 U.S.C. § 110) number of the officer, principal,
Address					
Signature of Bankruptcy Petition Preparer				Date	
Names and Social Security numbers of all is not an individual:	other individuals who	prepared or assisted	d in preparing this do	ocument, unless	the bankruptey petition preparer
If more than one person prepared this do	cument, attach additic	onal signed sheets c	onforming to the ap	ppropriate Offic	tial Form for each person.
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110;		vision of title 11 and	d the Federal Rules	of Bankruptcy	Procedure may result in fines or
DECLARATION UNDER	R PENALTY OF PE	ERJURY ON BEH	IALF OF CORPC	RATION OR	PARTNERSHIP
I, the					- ,
member or an authorized agent of the (corporation or partnership) named as schedules, consisting of shown where the showledge, information, and belief.	partnership) of the sidebtor in this case, eets (total shown or	, declare under pe n summary page p	nalty of perjury the plus I), and that t	hat I have read they are true a	d the foregoing summary and and correct to the best of my
Date	Signature:				

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debto is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
18. N	ature, location and name of business
None	a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sold proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
	ompleted by an individual or individual and spouse] lare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments
here	to and that they are true and correct.
Nate:	March 24, 2015 Signature VIA
Jaic.	of Debtor Lora Weaver

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

Signature ____ of Joint Debtor (if any)

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B8 (Official Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:			Case No
Weaver, Lora			Chapter 7
077 - NMOD =	Debtor(s)		
	INDIVIDUAL DEBTO		
PART A – Debts secured by property o estate. Attach additional pages if necess		e fully completed fo	r EACH debt which is secured by property of the
Property No. 1			
Creditor's Name:		Describe Proper	ty Securing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (c) Redeem the property Reaffirm the debt	heck at least one):		
		(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	ned as exempt		
Property No. 2 (if necessary)]	
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check one): Redeem the property Reaffirm the debt Other. Explain		(fa	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim		(101	example, avoid hell using 11 0.5.C. § 322(1)).
PART B – Personal property subject to unadditional pages if necessary.)	nexpired leases. (All three c	olumns of Part B m	ust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (if any	")		
l declare under penalty of perjury tha personal property subject to an unexp		7/	property of my estate securing a debt and/or
Date: March 24, 2015	Signature of Debtor	May	
	1		

Signature of Joint Debtor

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United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No.	
Weaver, Lora		Chapter 7	
•	Debtor(s)	· -	
	VERIFICATION OF CI	REDITOR MATRIX	
		Number of Creditors	35
The above-named Debtor(s) Date: March 24, 2015	hereby verifies that the list of credit	tors is true and correct to the best of my (our) knowled	ge.
	Joint Debtor		

 $\begin{array}{c} \text{Case 15-10537} \\ \text{B1D (Official Form 1, Exhibit D) (12/09)} \end{array}$ Filed 03/24/15 Entered 03/24/15 16:10:54 Desc Main Doc 1

Date: March 24, 2015

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Northern District of Illinois, Eastern Division

IN RE:	Case No
Weaver, Lora	Chapter <u>7</u>
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STA CREDIT COUNSELING RE	
Warning: You must be able to check truthfully one of the five statement do so, you are not eligible to file a bankruptcy case, and the court can dewhatever filing fee you paid, and your creditors will be able to resume and you file another bankruptcy case later, you may be required to pay to stop creditors' collection activities.	ts regarding credit counseling listed below. If you cannot ismiss any case you do file. If that happens, you will lose collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, eac one of the five statements below and attach any documents as directed.	h spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I receit the United States trustee or bankruptcy administrator that outlined the oppoperforming a related budget analysis, and I have a certificate from the agency certificate and a copy of any debt repayment plan developed through the agency.	ortunities for available credit counseling and assisted me in describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I receit the United States trustee or bankruptcy administrator that outlined the opportuning a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to you the agency no later than 14 days after your bankruptcy case is filed.	ortunities for available credit counseling and assisted me in agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved a days from the time I made my request, and the following exigent circum requirement so I can file my bankruptcy case now. [Summarize exigent circ	stances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the you file your bankruptcy petition and promptly file a certificate from the of any debt management plan developed through the agency. Failure to case. Any extension of the 30-day deadline can be granted only for caus also be dismissed if the court is not satisfied with your reasons for filing counseling briefing.	agency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your e and is limited to a maximum of 15 days. Your case may
 4. I am not required to receive a credit counseling briefing because of: [Comotion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational decisions with respect to financial reparticipate in a credit counseling briefing in person, by telephone, or Active military duty in a military combat zone. 	of mental illness or mental deficiency so as to be incapable esponsibilities.); ed to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined does not apply in this district.	that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	is true and correct.
Signature of Debtor: /s/ Lora Weaver	

Certificate Number: 15317-ILN-CC-025043909



CERTIFICATE OF COUNSELING

I CERTIFY that on February 19, 2015, at 12:57 o'clock PM PST, Lora Weaver received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 19, 2015

By: /s/Arlene B Gulla

Name: Arlene B Gulla

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B6 Summary (Case 15-10537 POC) Filed 03/24/15 Entered 03/24/15 16:10:54 Desc Main Document Page 12 of 47 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:		Case No
Weaver, Lora		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 5,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 20,721.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 453.41
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 2,029.00
	TOTAL	21	\$ 5,900.00	\$ 20,721.25	

B 6 Summary (Case 15-10537ary) Document Page 13 of 47

Document Page 13 of 47 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:	Case No
Weaver, Lora	Chapter 7
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIA	ABILITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primari	ly consumer debts, as defined in § 101(8) of the Bankruptcy Code (11

U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 6,836.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 6,836.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 453.41
Average Expenses (from Schedule J, Line 22)	\$ 2,029.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 1,827.38

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 20,721.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 20,721.25

B6A (Official Form 6A) 15-10537	Doc 1	Filed 03/24/15	Entered 03/24/15 16:10:54	Desc Main
IN RE Weaver, Lora		Document	Page 14 of 47 Case No.	
		Debtor(s)		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

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IN RE Weaver, Lora

Debtor(s)

Case No. __

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Liquid Cards-split between two different cards H&R Emerald CardUnspent tax refund on debit card		400.00 1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Various Household Goods		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Various Used Clothing		100.00
7.	Furs and jewelry.		Various Jewelry		100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Weaver, Lora

Debtor(s)

__ Case No. __

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 CHEVROLET TRUCK Suburban-V8 100,000 miles		3,800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
	Crops - growing or harvested. Give particulars.				
	Farming equipment and implements.	X			
54.	Farm supplies, chemicals, and feed.	^			

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х			
		TO	ΓAL	5,900.00

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(If known)

IN RE Weaver, Lora

Debtor(s)

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemp	tions to which	debtor is	entitled under:
(Check one box)			

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Chase Liquid Cards-split between two different cards	735 ILCS 5 §12-1001(b)	400.00	400.0
H&R Emerald CardUnspent tax refund on debit card	735 ILCS 5 §12-1001(b)	1,000.00	1,000.0
Various Household Goods	735 ILCS 5 §12-1001(b)	500.00	500.0
Various Used Clothing	735 ILCS 5 §12-1001(a)	100.00	100.0
Various Jewelry	735 ILCS 5 §12-1001(b)	100.00	100.0
1999 CHEVROLET TRUCK Suburban-V8 100,000 miles	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 1,400.00	3,800.0

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Case No.

Debtor(s)

(If known)

Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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			(CSC SIII) OII IS	F		,	(Report also on	(If applicable, report
							Summary of Schedules.)	also on Statistical Summary of Certain
							Schedules.)	Liabilities and Related

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IN RE Weaver, Lora

Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$ \sqrt{} $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Weaver, Lora

Case No.

Summary of Certain Liabilities and Related Data.)

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM Consumer ACCOUNT NO. 77th Ave. 1112 7th Ave Monroe, WI 53566-1364 37.00 Medical ACCOUNT NO. 0713 Anthem Hills Pediatrics 10001 S Eastern Ave Ste 310 Henderson, NV 89052-3908 88.57 **Credit Card Purchases** ACCOUNT NO. 8637 Capital One PO Box 30281 Salt Lake City, UT 84130-0281 1,783.00 ACCOUNT NO. 9495 **Credit Card Purchases** Chase Bank USA PO Box 15298 Wilmington, DE 19850-5298 990.00 Subtotal 2,898.57 5 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

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IN RE Weaver, Lora

Debtor(s)

Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0210	t		Credit Card Purchases			H	
Comenity Bank Bankruptcy Dept. PO Box 183043 Columbus, OH 43218-3043							283.00
ACCOUNT NO. 5224	T		Payday Loan				
Dollar Loan Center/Pecos 604a 6420 S Pecos Rd Las Vegas, NV 89120-3297							817.70
ACCOUNT NO.	T		Assignee or other notification for:				
Clark County Collection Service, LLC 8860 W Sunset Rd Ste 100 Las Vegas, NV 89148-4899			Dollar Loan Center/Pecos 604a				
ACCOUNT NO. 7222			Credit Card PurchasesFashion Bug				
Fashion Bug c/o Alliance Data Systems Corp. 7500 Dallas Pkwy Ste 700 Plano, TX 75024-4006							495.03
ACCOUNT NO. Enhanced Recovery Company, LLC 8014 Bayberry Rd Jacksonville, FL 32256-7412			Assignee or other notification for: Fashion Bug				
ACCOUNT NO.	-		Credit Card Purchases	_			
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107-0145							
	-		Cradit Card			\sqcup	156.00
ACCOUNT NO. First Savings Credit Card PO Box 2509 Omaha, NE 68103-2509			Credit Card				
Sheet no 1 of 5 continuation sheets attached to				Sub		- 1	417.72
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	Γota o o tica	al n al	\$ 2,169.45 \$

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(If known)

IN RE Weaver, Lora

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINCENT	TIMI TOTITO ATED	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LTD Financial Services, L.P. 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2134			Assignee or other notification for: First Savings Credit Card					
ACCOUNT NO. 9749 Hidden Pictures Playground PO Box 4002862 Des Moines, IA 50340-2862			Mail Order					40.07
ACCOUNT NO. HSBC PO Box 9 Buffalo, NY 14240-0009			Consumer					19.87 414.00
ACCOUNT NO. LB Retail 450 Winks Ln Bensalem, PA 19020-5932			Consumer					
ACCOUNT NO. LVNV Funding PO Box 10497 Greenville, SC 29603-0497			Consumer					283.00
ACCOUNT NO. 7128 Midland Credit Management, Inc. 8875 Aero Dr Ste 200 San Diego, CA 92123-2255			Consumer					695.00
ACCOUNT NO. Sentry Credit, Inc. 2809 Grand Ave Everett, WA 98201-3417			Assignee or other notification for: Midland Credit Management, Inc.					752.00
Sheet no2 of5 continuation sheets attack Schedule of Creditors Holding Unsecured Nonpriority C			(Tol	al of this	To	ge) otal) <u>\$</u>	2,163.87

the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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(If known)

IN RE Weaver, Lora

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5872	t		Payday Loan				
Moneytree, Inc. 6720 Fort Dent Way Ste 230 Seattle, WA 98188-2589							565 50
ACCOUNT NO.	+		Assignee or other notification for:			\dashv	565.50
Receivable Management Services 4836 Brecksville Rd Richfield, OH 44286-9177			Moneytree, Inc.				
ACCOUNT NO.	-		NSF				
One Nevada Credit Union 2645 S MAJOVE RD LAS VEGAS, NV 89114							522.00
ACCOUNT NO. 2466			Medical				532.00
Pidiatrix-Obstetrix Medical Group 770 The City Dr S Ste 4000 Orange, CA 92868-4929							
ACCOUNT NO. Transworld Systems	-		Assignee or other notification for: Pidiatrix-Obstetrix Medical Group				140.04
PO Box 15537 Wilmington, DE 19850-5537							
ACCOUNT NO.			Consumer				
Pinnacle Credit Services PO Box 640 Hopkins, MN 55343-0640							
	_		0			\dashv	352.00
ACCOUNT NO. Portfolio Recovery Assoc. 120 Corporate Blvd Ste 100 Norfolk, VA 23502-4962			Consumer				
							495.00
Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub iis p		- 1	\$ 2,084.54
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n ıl	\$

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IN RE Weaver, Lora

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Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6976			Consumer				
Precision c/o JC Christian & Associate, Inc. PO Box 519 Sauk Rapids, MN 56379-0519							2,121.58
ACCOUNT NO. 9731			Mail Order				
Puzzle Buzz PO Box 4002862 Des Moines, IA 50340-2862							50.00
ACCOUNT NO. 2316	╁		Payday loan			Н	50.90
Rapid Cash c/o Ad Astra Recovery Services, Inc. 3607 N Ridge Rd Ste 106 Wichita, KS 67205-1232			r ayuay ibali				650.00
ACCOUNT NO. 6976			Medical			H	
St. Rose Domini 3001 Saint Rose Pkwy Henderson, NV 89052-3839							1,280.44
ACCOUNT NO. Grant & Weber, Inc. 861 Coronado Center Dr Ste 211 Henderson, NV 89052-3992			Assignee or other notification for: St. Rose Domini				1,200.44
	╁		Mail Order			Н	
ACCOUNT NO. 5440 The Bradford Exchange 9333 N Milwaukee Ave Niles, IL 60714-1303			Wall Of del				20.00
ACCOUNT NO	+		Assignee or other notification for:	\vdash		${\mathbb H}$	36.98
ACCOUNT NO. Universal Fidelity LP 1445 Langham Creek Dr Houston, TX 77084-5012	_		The Bradford Exchange				
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of the	_		*)	\$ 4,139.90
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als tatis	o o	n al	\$

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Case No. _

IN RE Weaver, Lora

Debtor(s)

(If known)

Summary of Certain Liabilities and Related Data.) \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPITED	GTIO IGIG	AMOUNT OF CLAIM
ACCOUNT NO.	T			\top			1	
US Department of Education PO Box 5609 Greenville, TX 75403-5609								6,836.00
ACCOUNT NO.	+		Cellular Phone Bill	+			+	0,000.00
Verizon Wireless Bankruptcy Administration 500 Technology Dr Ste 550 Weldon Spring, MO 63304-2225								428.92
ACCOUNT NO.			Assignee or other notification for:	+				
Virtuoso Sourcing Group 3033 S Parker Rd Ste 1000 Aurora, CO 80014-2919			Verizon Wireless					
ACCOUNT NO.								
ACCOUNT NO.	_							
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. 5 of 5 continuation sheets attached to				Sul	hte	tel	+	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	\$	7,264.92
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	ort al: Stati	stic	on cal	\$	20,721.25

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200 (Oliciai i olim 00) (12/07)		Document	Page 27 of 47	
IN RE Weaver, Lora			Case No.	

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

вен (Official Form SH) 15/01/0537	Doc 1		Entered 03/24/15	5 16:10:54	Desc Main
IN RE Weaver, Lora		Document	Page 28 of 47	Case No.	
		Debtor(s)			(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:	none rag	,o _0			
and the second						
Debtor 1 Lora Weaver First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filling) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:	Northern District of Illinois, Easte	ern Division				
Case number				Check if t	his is:	
(If known)				🗖 An am	ended filing	
					olement showing post-petition er 13 income as of the following	data
Official Form 6l						uale.
	ır İncomo			IVIIVI / L	וווו / טע	_
Schedule I: You						12/13
Be as complete and accurate as posupplying correct information. If you figure separated and your spouseparate sheet to this form. On the Describe Employm	ou are married and not fili use is not filing with you, o top of any additional pag	ng jointly, and yo	our spouse i formation al	s living with y oout your spo	ou, include information about youse. If more space is needed, att	ur spouse
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spous	ie
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Mot employ	/ed		☐ Employed ☐ Not employed	
Include part-time, seasonal, or self-employed work.						
Occupation may Include student or homemaker, if it applies.	Occupation				·	
	Employer's name					
	Employer's address					
		Number Street			Number Street	
		City	State ZIF	Code	City State ZIP	Code
	How long employed then	re?	-			
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of	the date you file this form	If you have noth	ning to report	for any line, w	rite \$0 in the space. Include your no	n-filing
spouse unless you are separated If you or your non-filing spouse ha		r combine the info	ormation for:	all employers f	or that nerson on the lines	
below. If you need more space, a			omination for	an employere i	or that person on the mice	
			Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sal deductions). If not paid monthly,			2. \$	0.00	\$	
3. Estimate and list monthly over	rtime pay.		3. +\$_	0.00	+ \$	
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$	0.00	\$	

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Lora Weaver
First Name Middle Nam

Weaver	
Middle Name	Last Name

Case number (if known)_

		For	Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4.	\$	0.00	\$	
List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	Ф	0.00	\$	
5b. Mandatory contributions for retirement plans	5b.	Ψ \$	0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	
5e. Insurance	5e.	Ψ \$	0.00	\$	
5f. Domestic support obligations	5f.	Ψ \$	0.00	\$	
		\$	0.00	\$	
5g. Union dues	5g.				
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	0.00	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	
List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	
8b. Interest and dividends	8b.	\$	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a depender regularly receive		Ψ	0.00	Ψ	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	120.00	\$	
8d. Unemployment compensation	8d.	\$	333.41	\$	
8e. Social Security	8e.	\$	0.00	\$	
8f. Other government assistance that you regularly receive					
Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	
8g. Pension or retirement income	8g.	\$	0.00	\$	
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	453.41	\$	
o. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	453.41	+ \$= \$_	4
 State all other regular contributions to the expenses that you list in Sched Include contributions from an unmarried partner, members of your household, yo other friends or relatives. 			ents, your roor	nmates, and	
Do not include any amounts already included in lines 2-10 or amounts that are r	not a	vailable	to pay expens	ses listed in Schedule J.	
Specify:				11. + \$_	
2. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Ce				ed Data, if it applies 12. \$_	453
13. Do you expect an increase or decrease within the year after you file this fo	orm?	?			nthly
No.					

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Fill in this information to identify your case:		
Debtor 1 Lora Weaver	Check if this is:	
First Name Middle Name Last Name Debtor 2	_	6 11
(Spouse, if filing) First Name Middle Name Last Name	An amended	filing t showing post-petition chapter 13
United States Bankruptcy Court for the: Northern District of Illinois, Eastern Division		of the following date:
Case number(ff known)	MM / DD / YYY	<u></u>
		ng for Debtor 2 because Debtor 2 eparate household
Official Form 6J		.,
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are filing information. If more space is needed, attach another sheet to this form (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?		
No☐ Yes. Debtor 2 must file a separate Schedule J.		
2. Do you have dependents?	Demon dentile veletiene bin te	De non dontio
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age Does dependent live with you?
Do not state the dependents' names.	Son	9 No Yes
		——— No ☐ Yes
		□ No
		Yes
		No
		☐ Yes
		No
3. Do your expenses include expenses of people other than yourself and your dependents?		
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you a	re using this form as a supplement in	n a Chapter 13 case to report
expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.		
Include expenses paid for with non-cash government assistance if you	know the value of	
such assistance and have included it on Schedule I: Your Income (Office	cial Form 6l.)	Your expenses
 The rental or home ownership expenses for your residence. Include any rent for the ground or lot. 	first mortgage payments and 4.	\$685.00
If not included in line 4:		
4a. Real estate taxes	4a.	\$
4b. Property, homeowner's, or renter's insurance	4b.	\$
4c. Home maintenance, repair, and upkeep expenses	4c.	\$
4d. Homeowner's association or condominium dues	4d.	\$

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Debtor 1

Lora Weaver
First Name Middle Name

Last Name

Case number (if known)_

			Your expenses
5	. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6			
	6a. Electricity, heat, natural gas	6a.	\$150.00
	6b. Water, sewer, garbage collection	6b.	\$100.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$140.00
	6d. Other. Specify:	6d.	\$0.00
7.	Food and housekeeping supplies	7.	\$450.00
8	Childcare and children's education costs	8.	\$17.00
9	Clothing, laundry, and dry cleaning	9.	\$20.00
10.	Personal care products and services	10.	\$20.00
11.		11.	\$10.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$140.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$42.00
14.		14.	\$10.00
15	. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$70.00
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.		\$ 0.00
	Specify:	19.	·
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.	
	20a. Mortgages on other property	20 a.	\$
	20b. Real estate taxes	20b.	\$0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

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Debtor 1 Lora Weaver		Case numbe	r (if known)				
	First Name	Middle Name	Last Name				
. Othe	er. Specify: <u>See</u>	Schedule Att	ached		21.	+\$	175.00
	r monthly exper result is your mon	nses. Add lines 4 nthly expenses.	through 21.		22.	\$	2,029.00
Calcu	late your mont	nly net income.					
23a.	Copy line 12 (ye	our combined mo	onthly income) from Schedule I.		23a.	\$	453.41
23b.	Copy your mon	thly expenses fro	om line 22 above.		23b.	-\$	2,029.00
23c.	-	onthly expenses ur <i>monthly net in</i>	from your monthly income.		23c.	\$	-1,575.59
For ex	xample, do you e lage payment to	expect to finish p	ase in your expenses within the aying for your car loan within the ease because of a modification to	year or do you expect your			
Ye							

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IN RE Weaver, Lora Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Expenses
Pet Food/Supplies/Vet
Cigarettes

25.00 150.00 Document

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(Print or type name of individual signing on behalf of debtor)

(If known)

IN RE Weaver, Lora

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 24, 2015 Signature: /s/ Lora Weaver **Lora Weaver** Signature: __ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7\,(Official\,Form\,7)\,(04713)}$ Case 15-10537 Doc 1 Filed 03/24/15 Entered 03/24/15 16:10:54 Desc Main Page 36 of 47

United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:	Case No.
Weaver, Lora	Chapter 7
Debtor(s)	•
STATEMENT OF FINA	ANCIAL AFFAIRS
This statement is to be completed by every debtor. Spouses filing a joint petit is combined. If the case is filed under chapter 12 or chapter 13, a married debtor is filed, unless the spouses are separated and a joint petition is not filed. An in farmer, or self-employed professional, should provide the information requested personal affairs. To indicate payments, transfers and the like to minor children, guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose	r must furnish information for both spouses whether or not a joint petition dividual debtor engaged in business as a sole proprietor, partner, family d on this statement concerning all such activities as well as the individual's state the child's initials and the name and address of the child's parent or
Questions 1 - 18 are to be completed by all debtors. Debtors that are or have 25. If the answer to an applicable question is "None," mark the box labele use and attach a separate sheet properly identified with the case name, case nu	ed "None." If additional space is needed for the answer to any question,
DEFINITION	ONS
"In business." A debtor is "in business" for the purpose of this form if the debtor the purpose of this form if the debtor is or has been, within six years immed an officer, director, managing executive, or owner of 5 percent or more of the vartner, of a partnership; a sole proprietor or self-employed full-time or part-time form if the debtor engages in a trade, business, or other activity, other than as an	diately preceding the filing of this bankruptcy case, any of the following: voting or equity securities of a corporation; a partner, other than a limited ne. An individual debtor also may be "in business" for the purpose of this
"Insider." The term "insider" includes but is not limited to: relatives of the of which the debtor is an officer, director, or person in control; officers, director affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor and insiders of such affiliates.	rs, and any persons in control of a corporate debtor and their relatives;
1. Income from employment or operation of business	
case was commenced. State also the gross amounts received during the maintains, or has maintained, financial records on the basis of a fiscal	ade or business, from the beginning of this calendar year to the date this he two years immediately preceding this calendar year. (A debtor that rather than a calendar year may report fiscal year income. Identify the is filed, state income for each spouse separately. (Married debtors filing

AMOUNT SOURCE

Employment

2015: \$2,215.50 2014: \$11,989 2013: \$6,145

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 396.00 Unemployment

2015: \$396

3,240.00 Child Support

2015: \$360 2014: \$1,440 2013: \$1,440

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1000.00000

NAME AND ADDRESS OF PAYEE Sara J. Gray, P.C. 1106 W Jefferson St. Joliet, IL 60435

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 24, 2015	Signature /s/ Lora Weaver of Debtor	Lora Weaver
Date:	Signature	
	of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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B8 (Official Form 8) (12/08)

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IN RE: Case No. Chapter 7 Weaver, Lora

	Debtor(s)		
СНАРТЕ	R 7 INDIVIDUAL DEBT	OR'S STATEMENT OF	FINTENTION
PART A – Debts secured by proper estate. Attach additional pages if ne		be fully completed for EACH	H debt which is secured by property of the
Property No. 1			
Creditor's Name:		Describe Property Secu	ring Debt:
Property will be (check one): Surrendered Retained		_1	
If retaining the property, I intend to Redeem the property Reaffirm the debt Other. Explain	o (check at least one):	(for examp	ele, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not c	claimed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to Redeem the property Reaffirm the debt Other. Explain	o (check at least one):	(for examp	ele, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not c	claimed as exempt		
PART B – Personal property subject additional pages if necessary.)	t to unexpired leases. (All three	e columns of Part B must be c	ompleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)			
Lessor's Name: Describe Leased		d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (ij	^c any)		
I declare under penalty of perjury personal property subject to an un	•	y intention as to any prope	erty of my estate securing a debt and/or
Date: March 24, 2015	/s/ Lora Weaver Signature of Debto	r	
	Signature of Joint I	Debtor	

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1.	Debtor(s) Disclosure of compensation of attorn	Chapter 7		
		•		
	DISCLOSURE OF COMPENSATION OF ATTORN			
		NEY FOR DEBTOR		
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in con of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept	\$	1,000.00	
	Prior to the filing of this statement I have received	\$	1,000.00	
	Balance Due	\$		
2.	The source of the compensation paid to me was: Debtor Other (specify):			
3.	. The source of compensation to be paid to me is: \square Debtor \square Other (specify):			
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.			
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupto	ey case, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining wheth b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be require c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 	ed;		
	By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation of the debtor in adversary proceedings.			
	CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for proceeding.	representation of the debtor(s) in this bankruptc	у	
	March 24, 2015 Date Sara J. Gray 6273540 Sara J. Gray, P.C. 1106 W Jefferson St. Joliet, IL 60435 sgraylaw@yahoo.com			

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IN RE:		Case No
Weaver, Lora	Debtor(s)	Chapter 7
	VERIFICATION OF	CREDITOR MATRIX
		Number of Creditors38
The above-named Debtor(s) h	ereby verifies that the list of cre	editors is true and correct to the best of my (our) knowledge.
Date: March 24, 2015	/s/ Lora Weaver	
	Debtor	

Joint Debtor

77th Ave. 1112 7th Ave Monroe, WI 53566-1364

Anthem Hills Pediatrics 10001 S Eastern Ave Ste 310 Henderson, NV 89052-3908

Capital One PO Box 30281 Salt Lake City, UT 84130-0281

Chase Bank USA PO Box 15298 Wilmington, DE 19850-5298

Clark County Collection Service, LLC 8860 W Sunset Rd Ste 100 Las Vegas, NV 89148-4899

Comenity Bank
Bankruptcy Dept.
PO Box 183043
Columbus, OH 43218-3043

Dollar Loan Center/Pecos 604a 6420 S Pecos Rd Las Vegas, NV 89120-3297 Enhanced Recovery Company, LLC 8014 Bayberry Rd Jacksonville, FL 32256-7412

Fashion Bug c/o Alliance Data Systems Corp. 7500 Dallas Pkwy Ste 700 Plano, TX 75024-4006

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107-0145

First Savings Credit Card PO Box 2509 Omaha, NE 68103-2509

Grant & Weber, Inc. 861 Coronado Center Dr Ste 211 Henderson, NV 89052-3992

Hidden Pictures Playground PO Box 4002862 Des Moines, IA 50340-2862

HSBC PO Box 9 Buffalo, NY 14240-0009 LB Retail 450 Winks Ln Bensalem, PA 19020-5932

LTD Financial Services, L.P. 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2134

LVNV Funding PO Box 10497 Greenville, SC 29603-0497

Midland Credit Management, Inc. 8875 Aero Dr Ste 200 San Diego, CA 92123-2255

Moneytree, Inc. 6720 Fort Dent Way Ste 230 Seattle, WA 98188-2589

One Nevada Credit Union 2645 S MAJOVE RD LAS VEGAS, NV 89114

Pidiatrix-Obstetrix Medical Group 770 The City Dr S Ste 4000 Orange, CA 92868-4929

Pinnacle Credit Services PO Box 640 Hopkins, MN 55343-0640

Portfolio Recovery Assoc. 120 Corporate Blvd Ste 100 Norfolk, VA 23502-4962

Precision c/o JC Christian & Associate, Inc. PO Box 519 Sauk Rapids, MN 56379-0519

Puzzle Buzz PO Box 4002862 Des Moines, IA 50340-2862

Rapid Cash c/o Ad Astra Recovery Services, Inc. 3607 N Ridge Rd Ste 106 Wichita, KS 67205-1232

Receivable Management Services 4836 Brecksville Rd Richfield, OH 44286-9177

Sentry Credit, Inc. 2809 Grand Ave Everett, WA 98201-3417 St. Rose Domini 3001 Saint Rose Pkwy Henderson, NV 89052-3839

The Bradford Exchange 9333 N Milwaukee Ave Niles, IL 60714-1303

Transworld Systems PO Box 15537 Wilmington, DE 19850-5537

Universal Fidelity LP 1445 Langham Creek Dr Houston, TX 77084-5012

US Department of Education PO Box 5609 Greenville, TX 75403-5609

Verizon Wireless Bankruptcy Administration 500 Technology Dr Ste 550 Weldon Spring, MO 63304-2225

Virtuoso Sourcing Group 3033 S Parker Rd Ste 1000 Aurora, CO 80014-2919